



KNOW YOUR RIGHTS

No matter what type of Medicare coverage you have, you have certain guaranteed rights. As a person with Medicare, you have the right to all of the following:

- Be treated with dignity and respect at all times
- Be protected from discrimination
- Have access to doctors, specialists, and hospitals
- Have your questions about Medicare answered
- Learn about all of your treatment choices and participate in treatment decisions
- Get information in a way you understand from Medicare, its providers, and contractors under certain circumstances
- Get emergency care when and where you need it
- Get a decision about health care payment or services, or prescription drug coverage
- Get a review of (appeal) certain decisions about health care payment, coverage of services, or prescription drug coverage
- File complaints (sometimes called grievances), including complaints about the quality of your care
- Have your personal and health information kept private

CENTERS FOR MEDICARE & MEDICAID SERVICES

PROTECT YOURSELF AND MEDICARE FROM BILLING FRAUD

Most doctors, pharmacists, plans, and other health care providers who work with Medicare are honest. Unfortunately, there may be some who are dishonest. Medicare is working with other government agencies to protect you and Medicare. Medicare fraud happens when Medicare is billed for services or supplies you never got.

If you believe a Medicare plan or provider has misled you, call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

WHERE CAN I GET MORE INFORMATION?

You can view or print Medicare publications and find helpful phone numbers and websites by visiting www.medicare.gov or calling 1-800-MEDICARE.

Register at www.MyMedicare.gov, Medicare's secure online service for accessing your personal Medicare information.

Medicare



GETTING STARTED



What You Should Know



GETTING STARTED

WHAT IS MEDICARE?

Medicare is health insurance for people who are age 65 or older, people under age 65 with certain disabilities, and people with End-Stage Renal Disease (ESRD) (permanent kidney failure requiring dialysis or a transplant).



WHAT'S COVERED

Medicare Part A (Hospital Insurance)

- Helps cover inpatient care in hospitals
- Helps cover skilled nursing facility, hospice, and home health care

Medicare Part B (Medical Insurance)

- Helps cover doctors' services and outpatient care
- Helps cover some preventive services to help maintain your health and to keep certain illnesses from getting worse

Medicare Part C Medicare Advantage Plans (like an HMO or PPO)

- A way to get your Medicare benefits through private companies approved by Medicare
- Includes Part A and Part B benefits, and in most cases, Part D prescription drug coverage
- Usually provides additional benefits that Original Medicare doesn't cover

Medicare Part D Medicare Prescription Drug Coverage

- Helps cover the cost of prescription drugs
- May help lower your prescription drug costs and help protect against higher costs in the future

Medigap (Medicare Supplement Insurance) Policies

- Helps pay some of the health care costs ("gaps") that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles
- May also offer coverage for services that Medicare doesn't cover, like medical care when you travel outside the U.S.

If you have Original Medicare and you buy a Medigap policy, both plans will pay their share of Medicare-approved amounts for covered health care costs. Medicare doesn't pay any of the costs for a Medigap policy.

WHAT DO I PAY?

You usually don't pay a monthly premium for Part A coverage if you or your spouse paid Medicare taxes while working. If you aren't eligible for premium-free Part A, you may be able to buy it.

You pay a Part B deductible and monthly premium which will depend on your yearly income and when you sign up for Part B.

If you sign up for a Medicare Advantage Plan, you may still pay the monthly Part B premium and the Medicare Advantage Plan's premium if it charges one.

When you get your prescriptions filled with a Medicare Prescription Drug Plan, you may have to pay a copayment, coinsurance, and/or deductible if any are charged by the plan. Each drug plan can vary in cost and drugs covered.

If you have limited income and resources, you might qualify for help to pay for some health care and prescription drug costs.

"Medicare: Getting Started" isn't a legal document. More details are available in the "Medicare & You" booklet. Official Medicare Program legal guidance is contained in the relevant statutes, regulations, and rulings.

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